

Information to identify the case:

Debtor 1	<u>Derrick Mixson</u>	Social Security number or ITIN	xxx-xx-9411
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Carrie H. Mixson</u>	Social Security number or ITIN	xxx-xx-7572
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-33621-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Derrick Mixson

Carrie H. Mixson
aka Carrie H. Hall

6/8/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Derrick Mixson
Carrie H. Mixson
DebtorsCase No. 16-33621-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 36

Date Rcvd: Jun 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2020.

db/jdb aty lm
 516544167 +Derrick Mixson, Carrie H. Mixson, 1212 Arlington Ave, Mays Landing, NJ 08330-3519
 516544174 +Pluese Becker & Salzman, LLC, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318
 516563145 +Cenlar, FSB, PO Box 77404, Ewing, NJ 08628-6404
 518051660 +CENLAR/Central Loan Admin & Reporting, 425 Phillips Blvd, Ewing, NJ 08618-1430
 518051661 +HomeBridge Financial Services, Inc., Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Ste 900, Mount Laurel, NJ 08054-4318
 516568766 +HomeBridge Financial Services, Inc., c/o Cenlar FSB, Attn: BK Department, 425 Phillips Boulevard, Ewing, NJ 08618-1430
 516624318 +NewRez LLC d/b/a Shellpoint Mortgage Servicing, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
 516544180 +NewRez LLC d/b/a Shellpoint Mortgage Servicing, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC d/b/a Shellpoint Mortgage Ser, Shellpoint Mortgage Servicing 29603-0826
 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 +Valley National Bank, subsidiary of Valley National Bank, 1445 Valley Road, 2nd Floor, Wayne, NJ 07470-8438
 +Valley National Bank, 1460 Valley Rd, Wayne, NJ 07470-8494

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 09 2020 00:08:13 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 09 2020 00:08:10 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516686198 EDI: BECKLEE.COM Jun 09 2020 03:23:00 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516544163 +EDI: AMEREXPR.COM Jun 09 2020 03:23:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 516544164 +EDI: CAPITALONE.COM Jun 09 2020 03:23:00 Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
 516544169 +EDI: CITICORP.COM Jun 09 2020 03:23:00 Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
 516544170 +EDI: WFNNB.COM Jun 09 2020 03:23:00 Comenity Bank/Ashley Stewart, Po Box 182124, Columbus, OH 43218-2124
 516544171 +EDI: WFNNB.COM Jun 09 2020 03:23:00 Comenity Bank/Torrid, Po Box 182125, Columbus, OH 43218-2125
 516544168 EDI: JPMORGANCHASE Jun 09 2020 03:23:00 Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
 516737222 E-mail/PDF: resurgentbknofications@resurgent.com Jun 09 2020 00:15:56
 LVNV Funding, LLC its successors and assigns, as assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 516696015 +EDI: MID8.COM Jun 09 2020 03:23:00 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
 516544172 +EDI: MID8.COM Jun 09 2020 03:23:00 Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
 516580729 +EDI: AGFINANCE.COM Jun 09 2020 03:23:00 ONEMAIN, 605 MUNN ROAD, FT. MILL, SC 29715-8421
 516544173 +EDI: AGFINANCE.COM Jun 09 2020 03:23:00 Onemain Financial/Citifinancial, 6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
 516544175 EDI: PRA.COM Jun 09 2020 03:23:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
 516774592 EDI: PRA.COM Jun 09 2020 03:23:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
 516774593 EDI: PRA.COM Jun 09 2020 03:23:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
 516766017 EDI: PRA.COM Jun 09 2020 03:23:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
 516766170 EDI: PRA.COM Jun 09 2020 03:23:00 Portfolio Recovery Associates, LLC, c/o DIRECT MERCHANTS BANK, POB 41067, Norfolk VA 23541
 516766047 EDI: PRA.COM Jun 09 2020 03:23:00 Portfolio Recovery Associates, LLC, c/o Household Bank, POB 41067, Norfolk VA 23541
 516568601 EDI: Q3G.COM Jun 09 2020 03:23:00 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 516544176 +EDI: RMSC.COM Jun 09 2020 03:23:00 Synchrony Bank/ JC Penneys, Po Box 965064, Orlando, FL 32896-5064
 516544177 +EDI: RMSC.COM Jun 09 2020 03:23:00 Synchrony Bank/Walmart, Po Box 965064, Orlando, FL 32896-5064
 516544178 EDI: TFSR.COM Jun 09 2020 03:23:00 Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
 516933943 EDI: BL-TOYOTA.COM Jun 09 2020 03:23:00 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 25

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 36

Date Rcvd: Jun 08, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +HomeBridge Financial Services, Inc., c/o Cenlar FSB, Attn: BK Department,
425 Phillips Boulevard, Ewing, NJ 08618-1430
516544165* +Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516544166* +Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516544179* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,
Cedar Rapids, IA 52408)

TOTALS: 0, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2020 at the address(es) listed below:

Andrew Thomas Archer on behalf of Debtor Derrick Mixson aarcher@spillerarcherlaw.com,
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Andrew Thomas Archer on behalf of Joint Debtor Carrie H. Mixson aarcher@spillerarcherlaw.com,
bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Brad J. Spiller on behalf of Joint Debtor Carrie H. Mixson bankruptcy@brennerlawoffice.com,
aarcher@brennerlawoffice.com
Brad J. Spiller on behalf of Debtor Derrick Mixson bankruptcy@brennerlawoffice.com,
aarcher@brennerlawoffice.com
Denise E. Carlson on behalf of Creditor New Penn Financial, LLC d/b/a Shellpoint Mortgage
Servicing dcarlson@kmlawgroup.com, bkggroup@kmlawgroup.com
Harold N. Kaplan on behalf of Creditor New Penn Financial, LLC d/b/a Shellpoint Mortgage
Servicing hkapan@rasnj.com, informationathnk@aol.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Rebecca Ann Solarz on behalf of Creditor New Penn Financial, LLC d/b/a Shellpoint Mortgage
Servicing rsolarz@kmlawgroup.com
Robert P. Saltzman on behalf of Creditor HomeBridge Financial Services, Inc. dnj@pbslaw.org
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11